

- 2 -

**In the claims:**

All of the claims standing for examination are reproduced below. Claims 1, 2 and 15-28 are amended in this response. Claim 12 is cancelled

1. (Currently amended) A secure memory device for use with and contained within a smart card with a modem interface comprising circuitry of:
  - a rewritable memory;
  - a processing unit or a microprocessor;
  - an on-chip oscillator, circuitry of which is contained in the secure memory device;
  - an ISO 7816 interface;
  - a one-wire modem interface;characterized in that both communication interfaces are bidirectional and share the same I/O terminal.
2. (Currently amended) A secure memory device as in claim 1, exchanging data with a host in the form of a modulated signal by means of a card reader reading the smart card, ~~the card reader the smart card~~ characterized by ~~the absence of possessing all~~ processing means.
3. (Previously presented) A secure memory device as in claim 2, wherein the ISO interface is active when a reset input is high, and the modem interface is active when the reset input is low.
4. (Original) A secure memory device as in claim 3, transmitting a modulated answer to reset (MAR) to the host when the reset input is pulled down.
5. (Original) A secure memory device as in claim 4, transmitting the MAR only once,

- 3 -

when the card is inserted into the card reader.

6. (Original) A secure memory device as in claim 5, wherein the MAR comprises at least three fields: a header, a card number, and a random number.

7. (Original) A secure memory device as in claim 6, computing a new random number prior to transmit the MAR.

8. (Original) A secure memory device as in claim 3, transmitting data to and receiving data from a PC by means of a card reader plugged into the microphone input and the speaker output of the PC sound card.

9. (Original) A secure memory device as in claim 8, powered by the voltage provided by the microphone input of the sound card.

10. (Original) A secure memory device as in claim 3, transmitting data to and receiving data from an IVR server by means of a card reader plugged into the telephone line.

11. (Original) A secure memory device as in claim 10, powered by the voltage provided by the telephone line.

12. (Canceled)

13. (Original) A secure memory device as in claim 12 ~~2~~, powered by a battery cell within the card reader.

14. (Previously presented) A secure memory device as in claim 3, wherein Vcc is

- 4 -

connected to an ISO contact C1, Rst to an ISO contact C2, Clk to an ISO contact C3, Gnd to an ISO contact C5, and I/O to an ISO contact C7.

15. (Currently amended) A smart card ~~having a secure memory device and a modem interface~~, comprising circuitry of:

a secure memory device having a rewritable memory;

a modem interface;

~~a rewritable memory;~~

a processing unit or a microprocessor;

an on-chip oscillator, circuitry of which is contained within the secure memory device;

an ISO 7816 interface;

a one-wire modem interface;

characterized in that both communication interfaces are bidirectional and share the same I/O terminal.

16. (Currently amended) A smart card as in claim [[1]] 15, exchanging data with a host in the form of a modulated signal by means of a card reader reading the smart card, ~~the card reader the smart card~~ characterized by ~~the absence of possessing all~~ processing means.

17. (Currently amended) A smart card as in claim [[2]] 16, wherein the ISO interface is active when a reset input is high, and the modem interface is active when the reset input is low.

18. (Currently amended) A smart card as in claim [[3]] 17, transmitting a modulated answer to reset (MAR) to the host when the reset input is pulled down.

- 5 -

19. (Currently amended) A smart card as in claim ~~[[4]]~~ 18, transmitting the MAR only once, when the card is inserted into the card reader.
20. (Currently amended) A smart card as in claim ~~[[8]]~~ 19, wherein the MAR comprises at least three fields: a header, a card number, and a random number.
21. (Currently amended) A smart card as in claim ~~[[6]]~~ 20, computing a new random number prior to transmit the MAR.
22. (Currently amended) A smart card as in claim ~~[[3]]~~ 17, transmitting data to and receiving data from a PC by means of a card reader plugged into the microphone input and the speaker output of the PC sound card.
23. (Currently amended) A smart card as in claim ~~[[8]]~~ 22, powered by the voltage provided by the microphone input of the sound card.
24. (Currently amended) A smart card as in claim ~~[[3]]~~ 19, transmitting data to and receiving data from an IVR server by means of a card reader plugged into the telephone line.
25. (Currently amended) A smart card as in claim ~~[[10]]~~ 24, powered by the voltage provided by the telephone line.
26. (Cancelled)
27. (Currently amended) A smart card as in claim ~~[[12]]~~ 19, powered by a battery cell within the card reader.

- 6 -

28. (Currently amended) A smart card as in claim [[3]] 19, wherein Vcc is connected to an ISO contact C1, Rst to an ISO contact C2, Clk to an ISO contact C3, Gnd to an ISO contact C5, and I/O to an ISO contact C7.